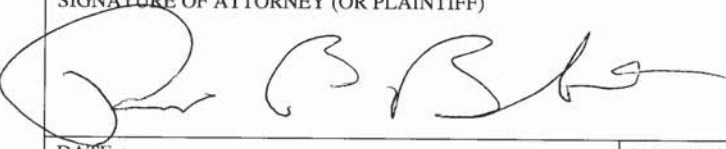


ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		ADVERSARY PROCEEDING NUMBER (Court Use Only)	
PLAINTIFFS Russel P. Blust Sr.		DEFENDANTS Wells Fargo, Specialized. Loan Servicing LLC, and US Bank National Associates as Trustee for Bear Stearns Asset Backed Securities Trust 2004 C-3	
ATTORNEYS (Firm Name, Address, and Telephone No.) Pro Se		ATTORNEYS (If Known) FILED Harrisburg, PA	
PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee		PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) From the date I filed the bankruptcy until the present and even before the bankruptcy multiple credit violations and violations of the Bankruptcy Code. Wells Fargo sent an inspector to the property who came in contact with my tenants during my bankruptcy. Due to his actions, the actions of Wells Fargo, and the other mortgage servicers they have made almost impossible to collect rent or even a fraction of the rent. Monthly statements are still being sent to a multi unit rental property which is not the mailing address on the loan application or if mortgage mailing address (It is the address the mortgage is on, but the mailing address on the mortgage is my home address so tenants couldn't read any mail), all statements have conflicting amounts none of which are accurate. I suffered a stroke in 2017 that was caused due to Afib which becomes more prominent when put under stress. I have tried to bring this to the attention of my attorney with no results so I am now filing this PRO SE. I am seeking rental loss, punitive damages, mental anguish, and whatever the court deems just and proper. They have violated 11 U.S.C §362 and multiple Bankruptcy Protection Violations.			
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)			
FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e) FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny (continued next column)		FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input checked="" type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71-Injunctive relief – imposition of stay <input type="checkbox"/> 72-Injunctive relief – other FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) Declaratory Judgment <input checked="" type="checkbox"/> 91-Declaratory judgment FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i> <input checked="" type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)	
<input checked="" type="checkbox"/> Check if this case involves a substantive issue of state law <input type="checkbox"/> Check if a jury trial is demanded in complaint Other Relief Sought		<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23 Demand \$ 70,000 in lost rent, \$100,000 in collection violations, Lost wages, attorney fees, court cost, and whatever court deems proper and justified.	

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES		
NAME OF DEBTOR Russel P. Blust Sr.		BANKRUPTCY CASE NO. 15-BK-02826
DISTRICT IN WHICH CASE IS PENDING Middle District of Pennsylvania		DIVISION OFFICE Bankruptcy
		NAME OF JUDGE Charles J. Dehart III
RELATED ADVERSARY PROCEEDING (IF ANY)		
PLAINTIFF Russel P. Blust Sr	DEFENDANT	ADVERSARY PROCEEDING NO.
DISTRICT IN WHICH ADVERSARY IS PENDING The Middle District of Pennsylvania		DIVISION OFFICE
		NAME OF JUDGE
SIGNATURE OF ATTORNEY (OR PLAINTIFF)		
		
DATE January 05, 2021		PRINT NAME OF ATTORNEY (OR PLAINTIFF) Russel P. Blust Sr

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 1040, the Adversary Proceeding Cover Sheet, unless the party files the adversary proceeding electronically through the court's Case Management/Electronic Case Filing system (CM/ECF). (CM/ECF captures the information on Form 1040 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF PENNSYLVANIA - HARRISBURG DIVISION**

RUSSEL P. BLUST, SR. : NO: 15-BK-02826
PLAINTIFF :
VS. : **ADVERSARY COMPLAINT**
WELLS FARGO, ET AL : **PURSUANT TO 11 U.S.C. §§ 727(A)**
DEFENDANT :

**FILED
Harrisburg, PA**

11:10 am
JAN - 5 2021

TO THE COURT AND ALL PARTIES IN INTEREST:

COMES NOW, the Plaintiff, Russel P. Blust, Sr., by and through himself, to file the instant
adversarial complaint and in support thereof avers as follows:

**Clerk,
US Bankruptcy Court**

1. This is a complaint claiming a creditor, creditor's servicing agent, or creditor's counsel violated the automatic stay, Debtor's confirmed Chapter 13 Plan, or the Fair Debt Collection Practices Act.
2. Numerous monthly statements in the same months with conflicting statement balances were sent to the wrong address according to all documents, and all documents pertaining to the chapter 13 bankruptcy filing or the plan approval.
3. Due to the numerous violations, it has been made almost impossible to collect a significant percentage of rent, due to the letters being sent there or the mortgage inspectors coming by the property and having contact with the tenants. Plaintiff is seeking rental loss, punitive damages, stress, and violation of privacy in violation of 11 U.S.C. § 362 - has been violated on a monthly basis and so has the Bankruptcy Consumer Protection Act from the time Wells Fargo took over. Wells Fargo filed a Motion to Stay that was heard on January 28, 2020 and on February 25, 2020. The judges decision was against the Stay.
4. The Plaintiff is seeking compensatory and/or punitive damages based on the aforereferenced conduct as prescribed by law as well as any and all other applicable relief.

JURISDICTION

5. This Court has jurisdiction of this adversary proceeding pursuant to 28 U.S.C. §118 (b)
6. This Court has jurisdiction pursuant to 28 U.S.C. §1331
7. This is a core proceeding under 28 U.S.C. 157(b) (2)

VENUE

8. Venue is proper under 28 U.S.C. § 1409

PARTIES

9. PLAINTIFF - Russel P. Blust - is the Plaintiff in the instant matter with an address of 701 Drexel Rd. Harrisburg, Pa 17109.
10. DEFENDANT - Wells Fargo, Specialized Loan Servicing, L.L.C., and US Bank National Associates as Trustee for Bear Stearns Asset Backed Securities Trust 2004 C-3, are the Defendants named in the instant matter all conducting business in the instant district.

FACTUAL ALLEGATIONS

11. The Plaintiff alleges the Defendant willfully violated the automatic stay pursuant to 11 U.S.C. § 362. (a) when they continued to send statements with faulty or false payment history records of Debtor's loan account. Defendant sent multiple statements to the rental property to harass Plaintiff and the tenants in an attempt to collect a debt. As such, Debtor seeks a damage award under 11 U.S.C. § 362(k) for Defendant's willful violation. Please see *exhibit A* which will show that on multiple months multiple statements were sent and there is a substantial difference in every amount owed.
12. Among the various acts complained of are the mailing of statements and notices to an income producing property not listed on the Plaintiff's accounts or the approved Bankruptcy Plan, as

well inconsistencies in the amounts represented in statements thereby causing damages to the Plaintiff in the form of financial loss. ***Exhibit A***

13. The Plaintiff is able and willing to point to as much as \$70,000 in loss of rent, possibly more than \$100,000 in collection violations, lost wages, attorney fees, court costs, as well as other economic costs and considerations as a result of the conduct complained of in the instant matter.

14. Plaintiff also has a signed witness statement from at least one tenant during the time that all was taking place that specifically states that numerous mortgage inspectors were coming out to the property some even as far as having contact with the tenants. Please see ***Exhibit B*** attached.

15. There are several emails that have been sent back and forth from the Plaintiff to the Attorney of Record about the inconsistencies, the trustee payments not being credited properly, or other violations that have arose.

16. Plaintiff reached out the Attorney of Record in July 2015 requesting a letter be given to him to provide to the tenants that stated that even though he was in bankruptcy the tenants were required to pay rent and continue to follow the lease agreements. This was requested because tenants had stopped paying rent due to the mortgage inspectors and the statements being sent.

The letter was finally provided to the Plaintiff in October 2015. ***Exhibit C***

17. In addition, numerous statements violated Bankruptcy rule 3002.1 all fees incurred during the Chapter 13 must be noticed (inspections, taxes, or whatever they added.)

18. Based on the aforementioned conduct, the Plaintiff avers that they are entitled to relief in the instant Court as prescribed by law.

FIRST CAUSE OF ACTION

(For a Determination That Plaintiff's Debts Are
Dischargeable Pursuant to 11 U.S.C. § 727 (a) (2) (B))

19. The Plaintiff hereby references and incorporates Paragraphs 1 through 18 as though full set forth herein at length.

20.. The Defendant engaged in numerous violations of bankruptcy rules and regulations referenced in the factual allegations thereby giving rise to the damages complained of.

21. As a result of the conduct complained of, the Plaintiff avers that they are entitled to the discharge of debts based on the aforementioned conduct in the amount of damages caused by the conduct complained of.

22. The Plaintiff is able and willing to point to as much as \$70,000 in loss of rent,possibly more than \$100,000 in collection/privacy violations, lost wages, attorney fees, court costs, as well as other economic costs and considerations as a result of the conduct complained of in the instant matter.

23. Based on the aforementioned conduct, the Plaintiff avers that they are entitled to relief in the instant Court as prescribed by law.


PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for the entry of judgment against Defendant as follows:

1. That the Court determine that the debts of Defendant be ruled dischargeable because Defendant, with intent to pursue their own interests and with reckless disregard of the rights and interests of the Plaintiff, engaged in the aforementioned conduct thereby violating the provisions of 11 U.S.C. § 362, BK rule 3002.1, Bankruptcy Protection Act, Fair Debt Collection Practices Act, BK Rule 524(i); and/or
2. That the Court determine that the debts of the Plaintiff be ruled dischargeable because Defendant engaged in numerous acts in violation of provisions of 11 U.S.C. § 727(a)(2)(B);
3. For an award of attorney's fees as allowable by law in an amount of Court determines to be reasonable;
4. For costs of suit herein incurred; and
5. For such other and further relief as this Court deems just and proper

Dated: January 5, 2021

Respectfully Submitted,



United States Bankruptcy Court

MIDDLEDistrict Of PENNSYLVANIAIn re Russel P. Blust Sr,
DebtorCase No. 15-BK-02826Chapter 13Russel P. Blust Sr

Plaintiff

v.

Wells Fargo, Specialized Loan Services LLC., and U S Bank National
Association as Trustee for Bear Stearns Asset Backed Securities Trust
2004-C3

Defendant

Adv. Proc. No. _____

SUMMONS IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to file a motion or answer to the complaint which is attached to this summons with the clerk of the bankruptcy court within 30 days after the date of issuance of this summons, except that the United States and its offices and agencies shall file a motion or answer to the complaint within 35 days.

Address of the clerk:

OFFICE OF THE CLERK
UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF PENNSYLVANIA

228 WALNUT STREET, SUITE 320

HARRISBURG, PENNSYLVANIA 17101-1737

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of Plaintiff's Attorney:

Russel P. Blust Sr. -PRO-SE
701 Drexel Rd
Harrisburg, Pa 17109

If you make a motion, your time to answer is governed by Fed. R. Bankr. P. 7012.

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

(Clerk of the Bankruptcy Court)Date: 01/05/2021

By: _____ (Deputy Clerk)

CERTIFICATE OF SERVICE

I, Russel P. Blust Sr. (name), certify that service of this summons and a copy of the complaint was made January 05, 2021 (date) by:

- ☐ Mail service: Regular, first class United States mail, postage fully pre-paid, addressed to:
- ☐ Personal Service: By leaving the process with the defendant or with an officer or agent of defendant at:
- ☐ Residence Service: By leaving the process with the following adult at:
- ☒ Certified Mail Service on an Insured Depository Institution: By sending the process by certified mail addressed to the following officer of the defendant at:
- | | | |
|---|---|--|
| Wells Fargo Home Mortgage
PO BOX 10368
Des Moines, IA 50306 | Specialized Loan Services LLC.
8742 Lucent BLVD Suite 300
Highlands Ranch, CO 80129 | American Servicing Company
PO BOX 5106
Springfield, OH 45501 |
|---|---|--|
- ☐ Publication: The defendant was served as follows: [Describe briefly]
- ☐ State Law: The defendant was served pursuant to the laws of the State of _____, as follows: [Describe briefly]

If service was made by personal service, by residence service, or pursuant to state law, I further certify that I am, and at all times during the service of process was, not less than 18 years of age and not a party to the matter concerning which service of process was made.

Under penalty of perjury, I declare that the foregoing is true and correct.

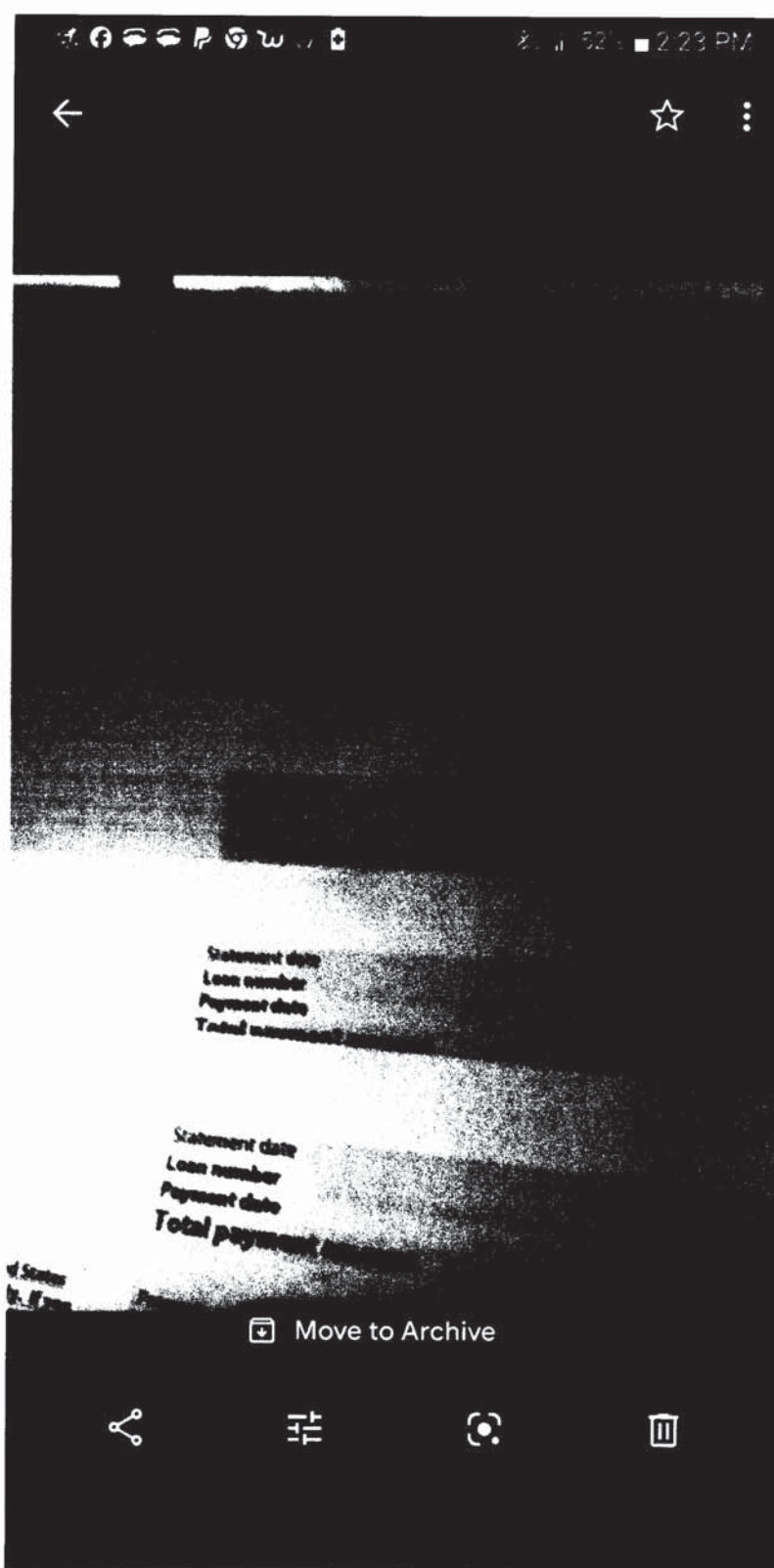
Date 1/5/2021

Signature 

Print Name: _____

Business Address: _____

Ex A



WELLS FARGO

Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

Page 1 of 3

Statement date 11/13/19
 Loan number 0534164322
 Payment date 12/01/19
 Total payment amount \$19,174.47

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. If you want to stop receiving statements, please write to us at the correspondence address listed on the statement.

Property address 1334 VERNON STREET
 HARRISBURG, PA 17104

Customer Service

Online
wellsfargo.com/ym
 Telephone*
1-800-274-7025
 Correspondence
PO Box 10335
Des Moines IA 50306
 Fax
1-866-278-1179
 Payments
PO Box 14507
Des Moines IA 50306
 Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT

*We accept telecommunications relay service calls.

DCSF1CDTLS 012142DCSF1C00000015402708



RUSSEL P BLUST
 1334 VERNON ST
 HARRISBURG, PA 17104-1178

Explanation of payment amount
(Post-petition payment)

Principal \$470.81
 Interest \$21.16
 Escrow \$273.98
 Current payment² 12/01/19 \$765.95
 Unpaid payment 12/01/17-11/01/19 \$18,408.52
 Total payment amount² \$19,174.47

Account summary

Unpaid principal balance \$14,957.64
 (This is not a payoff amount.)
 Unpaid advance balance \$7,080.20
 Unapplied funds balance \$2,290.37
 Escrow balance -\$434.74
 Interest rate 5.875%
 Maturity date (month/year) 08/20

Past payments breakdown

	Since last statement	Year-to-date
Total received*	\$0.00	\$5,908.62
Principal	\$416.70	\$4,473.66
Interest**	\$75.27	\$938.01
Escrow	\$311.34	\$496.95
Taxes disbursed (YTD)		\$1,956.83
Insurance disbursed (YTD)		\$1,349.20

²The information in this section reflects post-petition payment amounts under the bankruptcy plan.

*This total may include the Unapplied funds balance from the Account summary section.
 **This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

We have not received all of the payments that have come due since the filing of the bankruptcy case.

If the bankruptcy plan requires you to make post-petition payments directly to the trustee do not send payments to us. Instead, send the payments to the trustee.

This statement may not show recent payments sent to the trustee that the trustee has not yet forwarded to us. Please contact your attorney or the trustee if you have questions.

If there is a trial plan for a loan modification, the Explanation of payment amount will continue to reflect the post-petition payment amount until the loan has been permanently modified.

If a debtor in a bankruptcy case is attempting to cramdown or modify the mortgage lien, the amounts on the statement will continue to reflect the post-petition amounts until the bankruptcy court enters a final order and any system adjustments are completed. Once system adjustments have been completed, the amounts on the statement, such as amounts in the Explanation of payment amount and Account summary sections, will reflect the terms of the final order. This may take up to two billing cycles following the entry of a final order.

If a debtor in a bankruptcy case is attempting to remove or strip the mortgage lien as part of a bankruptcy case, the amounts on the statement will continue to reflect the post-petition amounts until the discharge order is entered.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
11/04	Payment		\$416.70	\$75.27	\$311.34	Unapplied -\$803.31

Important messages

This loan has an unpaid advance balance of \$7,080.20; this is a result of funds paid on your behalf. Types of advances include but are not limited to taxes, insurance, utility payments, and attorney fees. If the loan has been released from bankruptcy or court approval has been obtained in order to proceed with state law remedies, any unpaid advance balance may be due in full in order to reinstate the loan. If you have questions or would like to make a payment, call us at the number listed above or send additional funds with the next mortgage payment to be applied to the advance balance.

Continued on next page

Please specify additional funds

RUSSEL P BLUST
 1334 VERNON ST
 HARRISBURG, PA 17104

Loan number
 0534164322
 Payment date 12/01/19

If the bankruptcy plan requires you to make post-petition payments directly to the bankruptcy trustee do not send payments to us. Instead, send the payments to the trustee.

Check here and see reverse for address correction.



WELLS FARGO HOME MORTGAGE
 PO BOX 14507
 DES MOINES IA 50306-3507

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	



Return Mail Operations
PO Box 14411
Des Moines IA 50306-3411

A2
EX

Statement date 11/12/19
Loan number 0534164322
Payment date 12/01/19
Total payment amount \$19,977.78

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. If you want to stop receiving statements, please write to us at the correspondence address listed on the statement.

Property address 1334 VERNON STREET
HARRISBURG, PA 17104

DCSF1CDTLQ 018798DCSF1C00000024762708
RUSSEL P BLUST
1334 VERNON ST
HARRISBURG, PA 17104-1178

Customer Service
Online: wells Fargo.com/ym
Telephone: 1-800-274-7025
Correspondence: PO Box 10335, Des Moines IA 50306
Fax: 1-866-278-1179
Payments: PO Box 14507, Des Moines IA 50306
Hours of operation: Mon - Fri 7 a.m. - 7 p.m. CT

*We accept telecommunications relay service calls.

Explanation of payment amount (Post-petition payment)	Account summary	Past payments breakdown
Principal \$470.81	Unpaid principal balance \$15,374.34 (This is not a payoff amount.)	Total received* \$747.41
Interest \$21.16	Unpaid advance balance \$7,080.20	Principal \$414.67
Escrow \$273.98	Unapplied funds balance \$3,093.68	Interest** \$77.30
Current payment 12/01/19 \$765.95	Escrow balance -\$746.08	Escrow -\$2,616.45
Unpaid payment 11/01/17-11/01/19 \$19,211.83	Interest rate 5.875%	Taxes disbursed (YTD) \$1,956.83
Total payment amount 12 \$19,977.78	Maturity date (month/year) 08/20	Insurance disbursed (YTD) \$1,349.20

*The information in this section reflects post-petition payment amounts under the bankruptcy plan.

*This total may include the Unapplied funds balance from the Account summary section.
**This information should not be used for tax purposes. If you have tax related questions, please consult your tax advisor.

Informational messages

We have not received all of the payments that have come due since the filing of the bankruptcy case.

If the bankruptcy plan requires you to make post-petition payments directly to the trustee do not send payments to us. Instead, send the payments to the trustee.

This statement may not show recent payments sent to the trustee that the trustee has not yet forwarded to us. Please contact your attorney or the trustee if you have questions.

If there is a trial plan for a loan modification, the Explanation of payment amount will continue to reflect the post-petition payment amount until the loan has been permanently modified.

If a debtor in a bankruptcy case is attempting to cramdown or modify the mortgage lien, the amounts on the statement will continue to reflect the post-petition amounts until the bankruptcy court enters a final order and any system adjustments are completed. Once system adjustments have been completed, the amounts on the statement, such as amounts in the Explanation of payment amount and Account summary sections, will reflect the terms of the final order. This may take up to two billing cycles following the entry of a final order.

If a debtor in a bankruptcy case is attempting to remove or strip the mortgage lien as part of a bankruptcy case, the amounts on the statement will continue to reflect the post-petition amounts until the discharge order is entered.

Activity since your last statement

Date	Description	Total	Principal	Interest	Escrow	Other
11/04	Payment		\$414.67	\$77.30	\$311.34	Unapplied -\$803.31
11/04	Payment reversal				-\$2,927.79	Unapplied \$2,927.79
10/15	Funds Received	\$747.41				Unapplied \$747.41

Important messages

This loan has an unpaid advance balance of \$7,080.20; this is a result of funds paid on your behalf. Types of advances include but are not limited to taxes, insurance, utility payments, and attorney fees. If the loan has been released from bankruptcy or court approval has been obtained in order to proceed with state law remedies, any unpaid advance balance may be due in full in order to reinstate the loan. If you have questions or would like to make a payment, call us at the number listed above or send additional funds with the next mortgage payment to be applied to the advance balance.

Continued on next page

Please specify additional funds

RUSSEL P BLUST
1334 VERNON ST
HARRISBURG, PA 17104

Loan number 0534164322
Payment date 12/01/19

If the bankruptcy plan requires you to make post-petition payments directly to the bankruptcy trustee do not send payments to us. Instead, send the payments to the trustee.

Check here and see reverse for address correction.



WELLS FARGO HOME MORTGAGE
PO BOX 14507
DES MOINES IA 50306-3507

Payment x pmt amt	A	\$	
Additional principal	B	\$	
Late charges	C	\$	
Other charges	D	\$	
Additional escrow (if applicable)	E	\$	
Total amount enclosed (Please do not send cash)	F	\$	

Ex BPT B

Carissa Lehr
2536 Rolo Ct.
Mechanicsburg, Pa 17055

Re: Russel P. Blust Bankruptcy Case Chapter 13
Bankruptcy Case # 1-15-02826

To whom it may concern,

I Carissa Lehr lived at 1334 Vernon St. Harrisburg, Pa 17104 during May 2014-Nov. 2016. During this time frame I have seen numerous mortgage inspectors at the property walking around. On one occasion specifically I remember a neighbor that rented from down the street actually pulled a gun on one of the inspectors and asked him "what the hell are you doing here?." In which the inspector responded " the property is in foreclosure and he's going to lose the property." They would come out literally I recall one month they were out on three separate occasions in the same month. One other instance I recall is when I spoke to one of the mortgage inspectors and he told me directly that I didn't need to pay my rent because he was going to lose the building. I certify that everything in this letter is true and correct. I would absolutely be willing to testify to this in court under oath.

Thank you,
Respectfully Submitted,

